

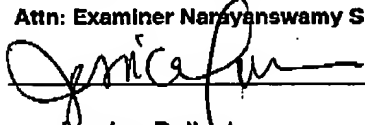
Via Facsimile to 703-872-9326

Date of Facsimile: August 5, 2003

I hereby certify that this paper or fee is being faxed to the U.S. Patent Office on the date indicated above.

Attn: Examiner Narayanswamy Subramanian.

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Jessica Pallach

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of: Shao, *et al*

Docket No.: ISAA0050

10 Serial No. : 09/607,747 ✓

Art Unit: 3624

Filed: 30 June 2000

Examiner: N. Subramanian

Title: Enhancing Delinquent Debt Collection Using Statistical Models of Debt Historical information and Account Events

15 August 5, 2003

FAX RECEIVED

Commissioner for Patents

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P.O. Box 1450

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Official

RESPONSE

Sir:

This is a Response to the Restriction Requirement Office Action, dated 29 July 2003, for

25 the above-identified patent application.